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discussion of insurance. Here there is much about mathematical and actuarial problems but only a little about social problems.

The author's inconclusiveness, or avoidance of conclusions in controversial matters, which he apparently considers a virtue in his book (p. vi), he has not always preserved (*e.g.*, pp. 111, 114, 127). And it would have been better if he had fallen still oftener from his ideal. It boots little briefly to enumerate contradictory claims (183, 184) and give never a hint as to their respective validity. Without approaching dogmatic assertiveness a qualified writer—such as Mr. Blanchard unmistakably is—might declare his own best judgment, even on warmly controverted questions, preserving always a clear distinction between assertions as of fact and expressions of opinion. Indeed, a scholar whose personal judgment on problems he has studied is not worth printing is, perhaps, scarcely qualified to become a writer at all.

And, if this be so, the most serious fault of the present treatise is its destitution of really penetrating criticism of any particular phase or problem of workmen's compensation. The author is altogether too chary of expressing his judgment on unsettled questions. For example, the reader will find a full enumeration of all the pros and cons of stock company insurance, mutual insurance, and state insurance. But he will look in vain for even a hint as to what the teaching of experience appears to be.

WILLARD C. FISHER.

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NEW BOOKS

FRANKEL, L. K. and DUBLIN, L. I. *Sickness survey of principal cities in Pennsylvania and West Virginia.* (New York: Metropolitan Life Insurance Co. 1917. Pp. 78.)

This is the sixth community sickness survey undertaken by the Metropolitan Life Insurance Company, beginning with 1915, and deals with an industrial population engaged in coal mining and the steel and glass industries. The inquiry covers 374,000 persons. The sickness rate is calculated as 19.6 per 1000. This analysis presents tables showing the sickness rate according to principal occupations; the extent of disability, with distinction between white and colored persons; sickness according to age and sex period; sickness according to diseases; medical attendance; and sick benefits received. It is concluded that sickness is responsible for the loss of at least two per cent of effective working time.

MORSE, F. C. *The law of insurance in Texas; a treatise on insurance in Texas, including fire, life, accident and health, fraternal*

benefit, and other branches, together with the statutory law. (Austin, Texas.: Southern Law Book Pubs. 1917. Pp. 821. \$7.50.)

PARKER, A. J. *Insurance law of New York, being chapter 28 of the consolidated laws and chapter 33 of 1909, including all amendments of 1917, with notes and annotations.* (New York: Banks Law Pub. Co. 1917. Pp. 474.)

VALGREN, V. N. *The organization and management of a farmers' mutual fire insurance company.* (Washington: U. S. Dept. Agri. 1917. Pp. 34.)

Annual cyclopedia of insurance in the United States, 1917. (Hartford, Conn.: R. B. Caverly. 1917. Pp. 616.)

Compendium of official life insurance reports for the year ending December 31, 1916. Twenty-ninth annual edition. (New York: Spectator Co. 1917. Pp. 166. \$3.)

Fire insurance in New England for ten years, December 31, 1907-December 31, 1916, inclusive. (Boston: Standard Pub. Co. 1917. Pp. 247. \$5.)

Fire insurance laws, taxes and fees, containing a digest of the statutory requirements in the United States and Canada relating to fire insurance companies and agents; also a compilation of county and municipal taxes and fees. Seventeenth annual edition, revised to September 1, 1917. (New York: Spectator Co. 1917. Pp. 528. \$5.)

Fifty-eighth annual report of the superintendent of the state of New York. Part V. (Albany. 1917. Pp. 745.)

Proceedings of the fourth conference of industrial physicians held at Harrisburg, February 16, 1917. (Harrisburg, Pa.: Dept. Labor & Industry. Pp. 49.)

Contains papers on "Workmen's compensation law of Pennsylvania from the physicians' viewpoint" by W. L. Estes and "Compensation for industrial diseases," by Frederick L. Hoffman.

Record of business in each of the states and territories of the United States and the Dominion of Canada by the joint stock fire insurance companies in 1916. (New York: Underwriter Prtg. & Pub. Co. 1917. Pp. 146. \$20.)

A summary of existing laws on old age pension systems and a bibliography. The constitutional convention, 1917, bulletin no. 5. (Boston: Commission to Compile Information and Data for the Use of the Constitutional Convention. 1917. Pp. 20.)

Textbook of life insurance, being the first post-graduate course of the Pacific mutual school for salesmen. (Los Angeles: Pacific Mutual Life Ins. Co. of California. 1917. Pp. 176.)

Pauperism, Charities, and Relief Measures

NEW BOOKS

DEACON, J. B. *Disasters. And the American Red Cross in disaster relief.* Social work series. (New York: Russell Sage Foundation. 1918. Pp. 230. 75c.)

Contains chapters on disasters at sea; coal mine disasters; floods; fires; tornadoes; and principles of disaster relief.

HURRY, J. B. *Poverty and its vicious circles.* (London: Churchill; Philadelphia: P. Blakiston's Son & Co. 1917. Pp. 180. \$2.)

Annual report of the Social Service Commission, July 1, 1916-July 1, 1917. (Los Angeles: The Commission. 1917. Pp. 61.)

Humanizing the greater city's charity. The work of the Department of Public Charities of the City of New York. (New York: Public Welfare Committee. 1917. Pp. 144.)

Financial federations. The report of a special committee. (New York: American Association for Organizing Charity. 1917. Pp. 285. \$1.)

Socialism and Co-operative Enterprises

Municipal Ownership. By CARL D. THOMPSON. (New York: B. W. Huebsch. 1917. Pp. xi, 114. \$1.00.)

This volume presents in simple, popular, and extreme form the stock arguments for public ownership, while completely ignoring all arguments, considerations, or facts, tending to discredit it.

The first chapter, on The Extent and Growth of Municipal Ownership, is perhaps the best, assembling as it does in brief compass the most recent facts available regarding the extent of municipal ownership in the United States, Canada, England, and Germany. As the result of this survey, the author concludes: "It [municipal ownership] has been put to the test of practical experience throughout the world and for a period of a half century, in every conceivable form and under every possible condition. It has stood the test, has won its way, and is more widespread and prevalent today than ever. The weight of the world's experience with ever-increasing emphasis has gone over to the side of municipal ownership." This conclusion seems too broad and sweeping, in view of the abandoned experiments in municipal ownership.

The chapter on The Case against Private Ownership contends that private ownership inevitably produces excessive rates, poor service, bad labor conditions, over-capitalization, enormous private profits, concentration of wealth, and corruption in politics. This